

Exhibit “11”

Autosource



Autosource Diminished Value Workflow Quick Reference Guide

American Family

Introduction

The normal diminish value process would also include a repair estimate and photos in addition to running the diminished value report.

This diminished value report provides the diminished value of the loss vehicle

All diminished value corrections need to be phoned in to Autosource at 800-351-3133 (select the option to enter a new valuation, or to update, discuss or request a copy of an existing valuation).

Audatex Training & Support

Web..... www.training.audatex.us

Email..... claimssupport@audatex.com

Phone..... 800-263-2649



Diminished Value Entry

Follow these steps to create a diminished value report:



1. Double-click on the Audatex Estimating/Autosource desktop icon.
2. Log in using the username and password supplied by Audatex.
3. Select new or select the claim you want to work on: you will have an option to create a new estimate or a new Autosource product.
4. Click on **New Autosource Product**. **New Autosource Product** if creating DV only, or if within an estimate note this option is located in the upper left hand corner menu.
5. Verify the Owner's Zip and city.
6. Under product select the "**Diminished Value Report**".

*Zip Code: 53794-

State: Wisconsin

*City: Madison

*Product:

- Mkt Search W/ New Price Graph
- Fraud Report No Nicb Detail
- Diminished Value Report**
- Valuation

Submit Product

7. Click the **Submit Product** button.

8. Enter all mandatory control information. **Control Information**

Note - Any field with a red asterisk is a mandatory field *.

9. Click on Vehicle. **Vehicle**

10. Enter a VIN! Please note that this should carry over from within the estimate, however, if not, please enter VIN.

11. Verify the full vehicle description under **Vehicle Information** and **Mileage** for the loss vehicle.

Claim #	Desc: 2000 Chrysler Sebring	Status: Assigned	Gross Total: 30,100
VIN Selection		Inspection VIN	
Assignment VIN		Reason For No VIN	
3C3EL45H1YT123456		Decode Pre ST	
Vehicle Information			
<input type="checkbox"/> Vehicle Selection <input type="checkbox"/> Vehicle Not Listed			
Origin: North American	Make: Chrysler	Year: 2000	
Model: Sebring	Style: JX 2D Convertible 2WD Gasoline		
Engine: 6cyl Gasoline 2.5	Transmission: 4 Speed Automatic		
Mileage: 104,345	Typical Mileage: 104,920	Mileage Type: Actual	

12. Click on **Options**.

13. Review and enter any missing **Available Packages**, **Available Options**, and **Available Aftermarket Options**.

Available Packages		Selected Packages					
Add-> <-Remove		Leather Seat Trim Package					
Package Description		Selected Package Description					
		Includes Leather Seat Trim; Leather Wrapped Steering Wheel; Dual Zone					
Available Options		Selected Options					
Rear Disc Brakes Rear Spoiler Rear Stabilizer Bar Velour/Cloth Seats(S) Wood Interior Trim	Add-> <-Remove	Tachometer(S) Telescopic Steering Whl(S) Tilt Steering Wheel(S) Tinted Glass(S) XM Satellite Radio(P)					
Available Aftermarket Options		Selected Aftermarket					
AM Radio AM/FM CD Player AM/FM In-dash CD Changer AM/FM Radio AM/FM Stereo	Add-> <-Remove	<table border="1"> <thead> <tr> <th>Cost</th> <th>Age (Months)</th> </tr> </thead> <tbody> <tr> <td>50</td> <td>0</td> </tr> </tbody> </table>		Cost	Age (Months)	50	0
Cost	Age (Months)						
50	0						

14. Click on **Diminution of Value**.

15. Leave the default of **CurrentDmg Method** as **Modifier**.

Type	Method
CurrentDmg Modifier:	Modifier

Modifier Options – They are **Amount**, **Defer Entry**, and **Modifier**.

- **Modifier** is selected if the end user wants to select a Description with preset drop selections.

16. Select the appropriate description from the drop down menu under **Description** for **CurrentDmg Modifier**. (For American Family specific modifier descriptions please refer to the last page of this job aide.)

Type	Method	Description	Amount
CurrentDmg Modifier:	Modifier		0.00
Mileage Modifier:	Std Modifier	0.0-24 No structural damage and replaced panels - 0	
		25-49 Minor Damage to structure of vehicle - 0.25	
		50-74 Moderate damage to structure and panels - 0.5	
Prior Damage:	Defer Entry	75-99 Major damage to structure and panels - 0.75	
		1.0 Severe damage to structure and panels - 1	

Options – This selection determines what percentage should be adjusted to the starting diminished value (0 to 100%) (American Family has elected to use Autosource values and the starting diminished value is based on 10% of the fair market value of the loss vehicle).

17. Click the **OK** button.

Windows Internet Explorer

Do you want to replace the current modifier value 0.00 with the standard modifier value 0.5 for this description?

18. Based on the selected **Description**, enter an appropriate percentage in the **Amount** field. In this example, the amount could be anything from .5 to .74 depending on the severity of the damage.

Type	Method	Description	Amount
CurrentDmg Modifier:	Modifier	50-74 Moderate damage to structure and panels - 0.5	0.73
		50-74 Moderate damage to structure and panels - 0.5	

19. Leave the **Mileage Modifier** as the **STD Modifier**.

Type	Method
Mileage Modifier:	Std Modifier

Options – They are **Defer Entry**, **Modifier**, and **Std Modifier**.

- **Std Modifier** is based on a percentage adjustment on the loss vehicles mileage that you input. The percentage is a sliding scale based on the vehicles mileage. Vehicles that have 100K or more mileage shall have an adjustment of \$0 diminished value. American Family also has the ability to determine specific vehicles that have the mileage diminished value cap increased beyond the 100K limit.

20. Select "**Modifier**" as the Prior Damage method

Prior Damage: Modifier
 Amount
 Defer Entry
 Salvage Title: Modifier

Options – They are **Modifier**, **Defer Entry** and **Amount**.

➤ These options work the same as described under #22.

21. Select a **Prior Damage Description** using the drop down selections.

Type	Method	Description	Amount
CurrentDmg Modifier	Modifier	50- 74 Moderate damage to structure and panels - 0.5	0.50
		50- 74 Moderate damage to structure and panels - 0.5	
Mileage Modifier	Std Modifier		
Prior Damage	Modifier		0.00
Salvage Title	Defer Entry	0.0- 24 Severe damage to the structure of the vehi - 0	
		25- 49 Major damage to structure and panels - 0.25	
		50- 74 Moderate damage to structure and panels - 0.5	
		75- 99 Minor Damage to structure of vehicle - 0.75	
		1.00 1.0 No structural damage and replaced panel - 1	

***Prior damage tip:** please note that The damage modifier adds DV dollars based on the extent of the damage due to the covered loss. The prior damage modifier reduces DV dollars based on the extent of pre-existing damage. The calculations are opposite because they are driving opposite results.

22. Click the **OK** button.

Windows Internet Explorer

Do you want to replace the current modifier value 0.00 with the standard modifier value 1 for this description?

OK Cancel

23. Based on the selected **Description**, Enter an appropriate percentage in the **Amount** field.

Type	Method	Description	Amount
CurrentDmg Modifier	Modifier	50- 74 Moderate damage to structure and panels - 0.5	0.50
		50- 74 Moderate damage to structure and panels - 0.5	
Mileage Modifier	Std Modifier		
Prior Damage	Modifier	1.00 1.0 No structural damage and replaced panel - 1	1.00
		1.00 1.0 No structural damage and replaced panel - 1	

Options – The **Amount** default and amount entered works the same as described under #25.

24. Select "**Modifier**" as the Salvage Title method.

Salvage Title: **Modifier**

Options – The **Method** selections of **Amount** and **Defer Entry** as described under # 22 can be utilized.

25. Select a **Salvage Title Description** using the drop down selections.

Type	Method	Description	Amount
CurrentDmg Modifier	Modifier	50-74 Moderate damage to structure and panels - 0.5	0.50
		50-74 Moderate damage to structure and panels - 0.5	
Mileage Modifier	Std Modifier		
Prior Damage	Modifier	1.00 1.0 No structural damage and replaced panel - 1	1.00
		1.00 1.0 No structural damage and replaced panel - 1	
Salvage Title	Modifier		0.00
		Prior Salvage Title - 0	
		No Prior Salvage Title - 1	

Options – You'll only have two selections for **Salvage Title**. **Prior Salvage Title** negates any diminished value. **No Prior Salvage Title** allows diminished value to be calculated.

26. Click the **OK** button.

Windows Internet Explorer

Do you want to replace the current modifier value 0.00 with the standard modifier value 1 for this description?

OK Cancel

27. The amount field is populated with 0.00 or 1.00, which depends on the description selection that was made.

28. **Delivery Destinations** Please note that your delivery destination should be set up for e-mail. Please note screen shot below. Under selected destinations, please be sure that you see your e-mail address.

Project Selection

Admin

Custom Admin

Vehicle

Condition

Other Information

Delivery Destinations

Pre-Inspection Report

PDA Report

Forms

Attachments

Print/Email Case

Setup

Work List

Name	Office	Device	Email Address	Email Type	Fax
Add Destination Remove Destination					

Name	Office	Device	Email Address	Fax	Priority
<input type="checkbox"/> Kena Stuchlik	Kena Stuchlik	EMAIL	Kena.Stuchlik@stetsonnet.com	(325) 895-1100	First

If you do not see your e-mail address, click on the name hyperlink, you will see the following screen

Delivery Destination -- Webpage Dialog

Help

Delivery Destination

Name: ID 4 Demo Office: Irene Studnicka

Priority: Primary Copies: 1

Device: EMAIL Fax: 19251866-1100x

Email Type: DEFAULT

Email Address: irena.studnicka@testmail.com

OK Cancel

Select the drive down next to Device, select EMAIL and enter your e-mail address into the E-mail Address bar. Select OK once completed.

29. Click on **Close**

30. Mark the "Request Ready" and click **OK**.

Close -- Webpage Dialog

Help

Work List Status

☐ Maintain Current Status

☐ Complete Assignment. Notes. Forms

☒ Request Ready

Print Options

☐ Print

File Management

Export to Path 1

Export to Path 2

Final Bill

OK Cancel

31. Upload the diminished value report request by synchronizing with "send all new and updated work" selected. Online users do not have to synchronize, only close out of the valuation.

Viewing the Diminished Value Report

1. Open the email message from Audatex
2. Click on the PDF attachment in the message.

Reading the Diminished Value Report

1. The diminished value report is module based.
2. The request number is located in the upper right hand corner of the report in case you need to phone Autosource to make any updates to the diminished value report.

AS Request: 23215361

3. The **Administrative Data** module contains claim administrative information.

Audatex		Loss of Value	
Administrative Data		2005 Honda Accord EX 4D Sedan	
Login ID o6appri6	Claimant		
Falcon Organization	Insured Baker, Douglas		
PM Autosource Only Branch	Claim 2937498273984		
4211 SE International Way	Loss Date 09/11/2008		
Milwaukee OR 97222	Loss Type Collision		
	Policy		
	Other		

4. The **VINSource Analysis** module contains any VIN activity, as well as if the VIN decoded properly.

VINSource Analysis	2005 Honda Accord EX 4D Sedan
No VIN entered	

5. The **Autosource Value** module summarizes the local fair market value of the loss vehicle.

Autosource Value		2005 Honda Accord EX 4D Sedan	
Typical Vehicle	Loss Vehicle	Adjustment	
Price \$10,285		\$10,285	
Engine 4 Cylinder 2.4 VTEC Engine	4 Cylinder 2.4 VTEC Engine		
Transmission 5 Speed Automatic	5 Speed Automatic		
Odometer 47,232 Mi(Typical)	45,423 Mi(Actual)	80	
	Equipment/Package Adjustment	0	
	Autosource Value Before Condition Adjustments	10,365	
	Total Condition Adjustments	0	
	Total Condition Adjusted Market Value	\$10,365	

Diminished Value – Damage Modifier Job Aid

Note: This is not an all inclusive list and is only a guide. Vehicle damage should be considered objectively.

Damage Modifier	Extent of Damage Description	Damage examples
0	Panel replacement and no structural damage	Replacement of one exterior panel not including bumper cover. No damage to suspension or structure/frame. Windshield or any single glass panel repair or replacement. Vehicle is Drivable. Hail damage claims: Replacement of one exterior panel and paintless dent repairs only on any remaining panels.
.25	Minor damage to structure and panels	Requires repair to 2 or less exterior panels not including bumper cover. Minor damage to suspension or structure/frame. Vehicle is drivable. Hail damage claims: Replacement of 2 panels and paintless dent repair to any remaining panels.
.50	Moderate damage to structure and panels	Requires repair to 3 or more exterior panels or replacement of two panels not including bumper cover. Moderate damage to suspension or structure/frame. Hail damage claims: Replacement of 3 panels and paintless dent repair to any remaining panels.
.75	Major damage to structure and panels	Requires replacement of 3 or more panels and repair or replacement of a frame assembly or repairs to frame or unibody; under hood fire damage requiring wiring harness replacement. Hail damage claims: Replacement of 4 panels and paintless dent repair to any remaining panels.
1.0	Severe damage to structure and panels	Replacement of one or more major components required (engine, complete corner suspension , or front/rear assembly) and replacement of 3 or more panels and repairs involving frame sectioning; water damage where drive train or complete interior require replacement; under hood fire damage resulting in replacement of major electrical components. Hail damage claims: Replacement of 4 or more panels and paintless dent repair.